

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
PO Box 44978
Indianapolis, IN 46244

B18W (rev 12/2009)

In Re:

Melinda Jo Chambers

SSN: xxx-xx-9147 EIN: NA

fka Melinda Jo Heath, fka Melinda Jo Adams

Debtor(s)

Case Number:

05-23287-JKC-13

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 10, 2010

JUDGE JAMES K. COACHYS
U.S. BANKRUPTCY COURT

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are **NOT** discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0756-1
Case: 05-23287User: cathy
Form ID: bl8wPage 1 of 1
Total Noticed: 26

Date Rcvd: May 10, 2010

The following entities were noticed by first class mail on May 12, 2010.

db +Melinda Jo Chambers, 131 N. Bradner Avenue, Marion, IN 46952-3341
 6984588 +America's Water Heater Rentals, 845 Claycraft Road, Ste F, Gahanna, OH 43230-6666
 6549933 +Bleeker, Brodey, & Andrews, 9247 N Meridian St., #200, Indianapolis, IN 46260-1824
 6549934 +Chambers, Robert L. (exhusband), c/o Thomas Cannon, Attorney, 119 N High St.,
 Muncie, IN 47305-1613
 6549936 Citizens Auto Finance Inc., 480 Jefferson Blvd, Warwick, RI 02886-1359
 6984589 Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
 6549938 +Federal Home Administration, 151 N. Delaware St., Indianapolis, IN 46204-2599
 6549939 First County FCU (fka Avondale), 1100 W 11th St., Muncie, IN 47302-2232
 6549940 First Merchants Bank, Attn: Jayne Hopper, PO Box 792, Muncie, IN 47308-0792
 6549944 +GMAC Mortgage Corporation, 500 Enterprise Rd., #150, Horsham, PA 19044-3503
 6549943 GMAC Mortgage Corporation, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622
 7145925 +Mary M. Brown, 55 Monument Circle, #1328, Indianapolis, IN 46204-5904
 6549945 Personal Savings Plan-General Motors, c/o Patrick Flynn, Fidelity, PO Box 770003,
 Cincinnati, OH 45277-0065
 6952917 +Robert Lee Chambers, 2108 S. Haney St, Muncie IN 47302-1955
 6549946 +Transworld Systems, Inc., Collection Division, 9302 N. Meridian St., #335,
 Indianapolis, IN 46260-1820
 7070685 +Verizon Wireless Midwest, 404 Brock Drive, Bloomington, IL 61701-2654

The following entities were noticed by electronic transmission on May 10, 2010.

6549931 EDI: AGFINANCE.COM May 10 2010 18:13:00 American General Finance, Bankruptcy Manager,
 PO Box 156, Greenwood, IN 46142-0156
 6549930 +EDI: AGFINANCE.COM May 10 2010 18:13:00 American General Finance, 330 E. McGalliard Rd.,
 Muncie, IN 47303-2094
 6549932 EDI: HFC.COM May 10 2010 18:13:00 Best Buy Retail Services, P.O. Box 15521,
 Wilmington, DE 19850-5521
 6549937 +Fax: 512-314-3463 May 10 2010 22:16:49 EZ Pawn, 1215 E McGalliard Rd,
 Muncie, IN 47303-2273
 6549941 EDI: AMINFOFP.COM May 10 2010 18:13:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 6549942 EDI: GMACFS.COM May 10 2010 18:13:00 GMAC Bankruptcy Center, 2740 Arthur St.,
 Saint Paul, MN 55113-1303
 6549947 EDI: HFC.COM May 10 2010 18:13:00 Union Plus Platinum MC, Household Credit Services,
 P.O. Box 80027, Salinas, CA 93912-0027
 6549948 EDI: AFNIVZWIRE.COM May 10 2010 18:13:00 Verizon Wireless, One Verizon Place,
 Alpharetta, GA 30004-8510
 7024724 EDI: ECAST.COM May 10 2010 18:13:00 eCAST Settlement Corporation assignee of,
 HSBC Bank Nevada NA / HSBC Card, Services III, POB 35480, Newark NJ 07193-5480
 7063307 EDI: ECAST.COM May 10 2010 18:13:00 eCast Settlement Corporation,
 Assignee of Household Bank, (Best Buy Co., Inc), P.O. Box 7247-6971,
 Philadelphia, PA 19170-6971

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6549935* +Chambers, Robert L. (exhusband), c/o Thomas Cannon, Attorney, 119 N High St.,
 Muncie, IN 47305-1613

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2010

Signature:

